

In re:  
Kevin McDonald  
Kirsten McDonald  
Debtors

Case No. 13-15915-elf  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 12

Date Rcvd: Mar 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 10, 2019.

db/jdb +Kevin McDonald, Kirsten McDonald, 400 Paper Mill Road, Oreland, PA 19075-2110  
13097051 +Federal Realty Investment Trust, c/o Leslie BethBaskin, Esq., Spector Gadon & Rosen PC,  
1635 Market St., 7th fl., Phila., PA 19103-2290  
13121204 +PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Mar 09 2019 02:46:32 City of Philadelphia,  
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept., 1515 Arch Street 15th Floor,  
Philadelphia, PA 19102-1595  
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 09 2019 02:46:22 U.S. Attorney Office,  
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
13167778 +E-mail/Text: bncmail@w-legal.com Mar 09 2019 02:46:16 ALTAIR OH XIII, LLC,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
13986570 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Mar 09 2019 02:46:23  
Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor,  
Coral Gables, Florida 33146-1837  
13137892 EDI: CAPITALONE.COM Mar 09 2019 07:43:00 Capital One Bank (USA), N.A., PO Box 71083,  
Charlotte, NC 28272-1083  
13097050 EDI: IRS.COM Mar 09 2019 07:43:00 Dept. of the Treasury, Internal Revenue Service,  
PO Box 7346, Phila., PA 19101-7346  
13129886 EDI: CAUT.COM Mar 09 2019 07:43:00 JPMorgan Chase Bank NA, National Bky. Dept.,  
PO Box 29505 AZ1-1191, Phoenix, AZ 85038-9505  
13118518 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 09 2019 02:46:02  
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
Harrisburg, PA 17128-0946  
13224337 EDI: TDBANKNORTH.COM Mar 09 2019 07:43:00 TD Bank N.A., Attn: Bankruptcy Dept.,  
ME2-002-035, P.O. Box 9547, Portland, ME 04112-9547

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

smg\* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946  
13180617\* Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
Harrisburg, PA 17128-0946  
13180618\* Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
Harrisburg, PA 17128-0946

TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 10, 2019

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 7, 2019 at the address(es) listed below:

DENISE A. KUHN on behalf of Creditor PA Dept of Revenue dkuhn@attorneygeneral.gov  
EUGENE A. CAMPOSANO on behalf of Debtor Kevin McDonald camposanolaw@comcast.net  
EUGENE A. CAMPOSANO on behalf of Joint Debtor Kirsten McDonald camposanolaw@comcast.net  
EUGENE A. CAMPOSANO on behalf of Plaintiff Kirsten McDonald camposanolaw@comcast.net  
EUGENE A. CAMPOSANO on behalf of Plaintiff Kevin McDonald camposanolaw@comcast.net  
JAYNE M WESSELS on behalf of Creditor IRS c/o Jayne M. Wessels  
jayne.m.wessels@irs counsel.treas.gov  
JOSHUA ISAAC GOLDMAN on behalf of Creditor JPMorgan Chase Bank, N.A. bkgroup@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
JOSHUA ISAAC GOLDMAN on behalf of J.P.Morgan Chase Bank, N.A. bkgroup@kmllawgroup.com,  
bkgroup@kmllawgroup.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

KEVIN G. MCDONALD on behalf of Creditor Bayview Loan Servicing LLC bkgroup@kmllawgroup.com  
LESLIE BETH BASKIN on behalf of Creditor Federal Realty Investment Trust lbaskin@lawsgr.com,  
kwieder@lawsgr.com  
THOMAS I. PULEO on behalf of Creditor JPMORGAN CHASE BANK, N.A. tpuleo@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com,  
philaecf@gmail.com  
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 14

**Information to identify the case:**

Debtor 1 **Kevin McDonald**  
First Name Middle Name Last Name  
Debtor 2 **Kirsten McDonald**  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court **Eastern District of Pennsylvania**  
Case number: **13-15915-elf**

Social Security number or ITIN **xxx-xx-3975**  
EIN **-----**  
Social Security number or ITIN **xxx-xx-2353**  
EIN **-----**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Kevin McDonald  
fdbा K & K Cafe, Inc.

Kirsten McDonald

3/7/19

**By the court:**

Eric L. Frank  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**